ECONOMIC LOSS VALUATION FOR DOUGLAS HORN

Statement of Disinterest

- 1. The estimates contained herein are based on techniques generally accepted by the economics profession for the valuation of economic loss.
- 2. The fees charged for my services are not contingent upon the final award or outcome of this case.

Mark P. Zaporowski, Ph.D. Professor of

Economics & Finance

(716) 888-2679

INTRODUCTION

This report projects economic losses for Douglas Horn who suffered lost compensation as a result of alleged deceptive business practices. Mr. Horn is married to Cindy Harp Horn. Mr. and Mrs. Horn were employed as team over-the-road commercial truck drivers for the Enterprise Products Company in 2012. Mr. Horn was terminated as a result of the alleged deceptive business practices of the defendants. Subsequent to his termination, Mr. Horn suffered lost wages and fringe benefits.

This report projects Mr. Horn's economic loses under the following alternative scenarios concerning the income he would have earned had he not been terminated from the Enterprise Products Company.

- 1. Mr. Horn's lost income as a truckdriver is based on the income he was earning at the Enterprise Products Company prior to his termination.
- 2. Mr. Horn's lost income as a truckdriver is based on a wage of \$120,000 beginning in 2013.

ASSUMPTIONS - Scenario 1 (Table 1A & 2A)

- 1. Had it not been for the deceptive business practices of the defendants, Mr. Horn would have remained employed as an over-the-road commercial truck driver for the Enterprise Products Company.
- 2. Mr. Horn will remain employed as an over-the-road commercial truck driver through his statistical worklife expectancy. Mr. Horn's statistical worklife expectancy on August 1, 2020 was 9.73 years ["The Markov Process Model of Labor Force Activity: Extended Tables of Central Tendency, Shape, Percentile Points, and Bootstrap Standard Errors, G.R. Skoog, J.E. Ciecka and K.V. Krueger, *Journal of Forensic Economics*, 2011]. Mr. Horn exits the labor force 31 percent through the year 2030.
- 3. Had he remained employed at the Enterprise Products Company, Mr. Horn's income less his business expenses would have amounted to \$57,212 and \$69,196, respectively, over the period 2012-2013. Over the period 2014-2019, Mr. Horn's income less his business expenses would have grown by the rate of increase in the Employment Cost Index for wages and salaries of transportation and material moving workers [U.S. Department of Labor, Bureau of Labor Statistics website, www.bls.gov]. Subsequent to 2019, his income would have grown by 2.5 percent per year.
- 4. Over the period 2012-2019, Mr. Horn's income less his business expenses amounted to \$38,583, \$13,698, \$30,344, \$64,491, \$74,561, \$73,433, \$69,537, and \$65,258, respectively. Subsequent to 2019, his income less his business expenses will grow by 2.5 percent per year.

- 5. The Enterprise Products Company was providing the Horn's with family health insurance coverage valued at \$1,800 per month in 2012. The Horn's were contributing \$2,028 annually towards the cost of this coverage in 2012. Had they remained employed at the Enterprise Products Company, employer provided health benefits would have continued in the future. Subsequent to his termination from the Enterprise Products Company, Mr. Horn has not received employer provided health benefits. Mr. Horn's lost health benefits begin in January 2021 and are valued at \$10,275. The replacement cost of health benefits grows by 5 percent per year subsequent to 2021.
- 6. The Enterprise Products Company was contributing 2 percent of Mr. Horn's wages into his 401K plan. This benefit would have continued in the future. Since his termination, Mr. Horn has not received employer provided pension contributions.
- 7. Nominal discount rates on zero coupon U.S. Treasury securities that match the maturity of the cash flows were used to reduce future lost compensation to present value [Quandl website, July 31, 2020, www.quandl.com].
- 8. U.S. Treasury securities yields on the last day of each year from 2012 to 2019 have been selected to compute interest on past losses [U.S. Treasury website, Daily Treasury Yield Curve Rates, www.treasury.gov].

CONCLUSIONS - Scenario 1 (Table 1A & 2A)

Past lost compensation amounts to \$186,948.

Interest on past lost compensation amounts to \$13,863.

The present value of future lost compensation amounts to \$340,889.

The present value of total economic damages amounts to \$541,700.

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- 1. Had it not been for the deceptive business practices of the defendants, Mr. Horn would have remained employed as an over-the-road commercial truck driver for the Enterprise Products Company. Beginning in 2013, he would have begun hauling crude oil at an annual salary of \$120,000.
- 2. Mr. Horn will remain employed as an over-the-road commercial truck driver through his statistical worklife expectancy. Mr. Horn's statistical worklife expectancy on August 1, 2020 was 9.73 years ["The Markov Process Model of Labor Force Activity: Extended Tables of Central Tendency, Shape, Percentile Points, and Bootstrap Standard Errors, G.R. Skoog, J.E. Ciecka and K.V. Krueger, *Journal of Forensic Economics*, 2011]. Mr. Horn exits the labor force 31 percent through the year 2030.
- 3. Had he not been terminated from the Enterprise Products Company, Mr. Horn's income less his business expenses would have amounted to \$57,212 in 2012. In 2013, Mr. Horn's income less his business expenses would have amounted to \$115,296. Over the period 2014-2019, Mr. Horn's income less his business expenses would have grown by the rate of increase in the Employment Cost Index for wages and salaries of transportation and material moving workers [U.S. Department of Labor, Bureau of Labor Statistics website, www.bls.gov]. Subsequent to 2019, his income less his business expenses would have grown by 2.5 percent per year.
- 4. Over the period 2012-2019, Mr. Horn's income less his business expenses amounted to \$38,583, \$13,698, \$30,344, \$64,491, \$74,561, \$73,433, \$69,537, and \$65,258, respectively. Subsequent to 2019, his income less his business expenses will grow by 2.5 percent per year.
- 5. The Enterprise Products Company was providing the Horn's with family health insurance coverage valued at \$1,800 per month in 2012. The Horn's were contributing \$2,028 annually towards the cost of this coverage in 2012. Had they remained employed at the Enterprise Products Company, employer provided health benefits would have continued in the future. Subsequent to his termination from the Enterprise Products Company, Mr. Horn has not received employer provided health benefits. Mr. Horn's lost health benefits begin in January 2021 and are valued at \$10,275. The replacement cost of health benefits grows by 5 percent per year subsequent to 2021.
- 6. The Enterprise Products Company was contributing 2 percent of the Mr. Horn's wages into his 401K plan. This benefit would have continued in the future. Since his termination, Mr. Horn has not received employer provided pension contributions.
- 7. Nominal discount rates on zero coupon U.S. Treasury securities that match the maturity of the cash flows were used to reduce future lost compensation to present value [Quandl website, July 31, 2020, www.guandl.com].
- 8. U.S. Treasury securities yields on the last day of each year have been selected to compute interest on past losses [U.S. Treasury website, Daily Treasury Yield Curve Rates, www.treasury.gov].

CONCLUSIONS – Scenario 2 (Table 1B & 2B)

Past lost compensation amounts to \$604,109.

Interest on past lost compensation amounts to \$36,851.

The present value of future lost compensation amounts to \$947,938.

The present value of total economic damages amounts to \$1,588,898.

To project Mr. Horn's economic loss, I relied on the following information:

- 1. Mr. and Mrs. Horn's federal tax returns and W-2 statements 2009-2019.
- 2. Mr. and Mrs. Horn's social security earnings statements.
- 3. Mr. and Mrs. Horn's paystubs.
- 4. Enterprise 401K statement for Douglas Horn.
- 5. U.S. Department of Labor website, www.bls.gov.
- 6. Quandl website, <u>www.quandl.com</u>.
- 7. "The Markov Process Model of Labor Force Activity: Extended Tables of Central Tendency, Shape, Percentile Points, and Bootstrap Standard Errors, G.R. Skoog, J.E. Ciecka and K.V. Krueger, *Journal of Forensic Economics*, 2011.
- 8. *United States Life Tables 2017*, U.S. Department of Health and Human Services, Centers for Disease Control and Prevention.
- 9. U.S. Treasury website, www.treasury.gov.

I bill at a rate of \$300 per hour for my services.

I reserve the right to revise this report should new information become available.

*Computed for 22% of the year.
**Computed for 7 months.

***Computed for 5 months.

****Computed for 31% of the year.

PRESENT VALUE OF LOST COMPENSATION FOR DOUGLAS HORN

TABLE 1

CONTRIBUTION LOST HEALTH PENSION PRESENT	\$516,525	\$531,799	\$31,121	\$123,248	\$377,431	\$1,217,184	\$1,594,614	TOTAL PAST & FUTURE	TOTA & F
NO LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PHOYER INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,563 \$18,629 \$1,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,448 \$1,448 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$77,273 \$73,433 \$3,840 \$1,545 \$1,519 \$77,273 \$73,433 \$3,840 \$1,545 \$1,519 \$80,210 \$66,537 \$10,673 \$1,604 \$1,277 \$83,659 \$65,258 \$18,401 \$1,740 \$20,074 \$87,005 \$67,868 \$19,137 \$1,040 \$12,483 \$72,022 \$40,579 \$11,442 \$1,040 \$12,483 \$37,158 \$28,985 \$8,173 \$4,281 \$7,740 \$20,074 \$38,695 \$73,044 \$20,106 \$10,789 \$1,874 \$33,198	\$316,793	\$332,067	\$17,405	\$123,248	\$191,415	\$678,834	\$870,248	UTURE	TOTAL F
NO LOST EMPLOYER SEPARATION SEPARATION LOST HEALTH PENSION LOST PINCOME 1NCOME 1NCOME 1NCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$69,196 \$13,698 \$55,498 \$1,416 \$41,860 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$74,588 \$74,561 \$27 \$1,448 \$9,373 \$80,210 \$69,537 \$10,673 \$1,645 \$1,545 \$83,659 \$67,868 \$19,137 \$1,640 \$12,277 \$83,659 \$67,868 \$19,137 \$1,040 \$12,483 \$724,366 \$28,985 \$8,173 \$4,281 \$1,740 \$20,877 \$91,499 \$71,304 \$20,106 \$10,789 \$1,828 \$32,723 \$92,488 \$28,175 \$1,828 \$32,723 <	\$21,213	\$24,225	\$691	\$15,940	\$7,594	\$26,932	\$34,526	<u>ဌ</u> 	****2030
NO LOST EMPLOYER SEPARATION SEPARATION LOST HEALTH PENSION LOST PI INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,583 \$18,629 \$1,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,416 \$1,344 \$9,373 \$1,416 \$1,449 \$77,246 \$6,4491 \$7,925 \$1,449 \$1,449 \$1,545 \$1,449 \$1,545 \$1,442 \$1,449 \$1,549 \$1,549 \$1,549 \$1,549 \$1,549 \$1,549 \$1,549 \$1,277 \$83,659 \$65,258 \$18,401 \$1,673 \$1,673 \$2,074 \$87,005 \$67,868 \$19,137 \$1,442 \$1,440 \$12,277 \$2,202 \$40,579 \$11,442 \$1,440 \$12,277 \$2,202 \$40,579 \$11,442 \$1,440 \$12,277 \$1,490 \$1,491 \$2,074 \$2,074 \$2,	\$37,070	\$41,254	\$2,173	\$15,181	\$23,900	\$84,758	\$108,657	62	2029
NO LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PINCOME INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,583 \$18,629 \$13,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$74,588 \$74,561 \$27 \$1,448 \$9,373 \$77,273 \$73,433 \$3,840 \$1,545 \$5,386 \$80,210 \$66,258 \$18,401 \$1,673 \$1,604 \$12,277 \$83,659 \$65,268 \$18,401 \$1,740 \$20,074 \$87,005 \$67,868 \$19,137 \$1,740 \$20,074 \$87,025 \$40,579 \$11,442 \$1,040 \$12,483 \$72,025 \$40,579 \$11,442 \$1,040 \$12,483 \$37,158 \$28,985 \$8,173 \$4,281 \$743 \$13,198	\$36,736	\$39,895	\$2,120	\$14,458	\$23,317	\$82,690	\$106,007	ය	2028
NO LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PINCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$74,581 \$74,561 \$27 \$1,448 \$9,373 \$74,583 \$73,433 \$3,840 \$1,549 \$1,519 \$77,584 \$69,537 \$10,673 \$1,604 \$12,277 \$83,659 \$65,258 \$18,401 \$1,673 \$20,074 \$87,005 \$67,868 \$19,137 \$1,940 \$12,483 \$72,022 \$40,579 \$11,442 \$1,940 \$12,483 \$91,049 \$71,304 \$20,106 </td <td>\$36,359</td> <td>\$38,586</td> <td>\$2,068</td> <td>\$13,770</td> <td>\$22,748</td> <td>\$80,673</td> <td>\$103,421</td> <td>62</td> <td>2027</td>	\$36,359	\$38,586	\$2,068	\$13,770	\$22,748	\$80,673	\$103,421	62	2027
NO LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PILOYER INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,583 \$18,629 \$1,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$77,273 \$73,433 \$3,840 \$1,545 \$1,545 \$80,210 \$65,258 \$18,401 \$1,604 \$1,277 \$83,659 \$65,258 \$18,401 \$1,604 \$1,277 \$83,659 \$65,268 \$18,401 \$1,604 \$1,277 \$83,659 \$65,268 \$18,401 \$1,604 \$1,277 \$83,659 \$65,268 \$18,401 \$1,604 \$1,277 \$83,659 \$67,868 \$13,432 \$1,040 \$12,483 \$724,366 \$28,985 \$8,173 \$4,281 \$13,716 \$199,732 \$91	\$35,891	\$37,325	\$2,018	\$13,114	\$22,193	\$78,706	\$100,899	61	2026
NO LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PILOYER INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,583 \$18,629 \$1,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$74,588 \$74,561 \$27 \$1,448 \$9,373 \$77,273 \$73,433 \$3,840 \$1,545 \$5,386 \$80,210 \$65,258 \$10,673 \$1,604 \$1,277 \$83,659 \$65,258 \$19,137 \$1,740 \$20,074 \$87,005 \$67,868 \$19,137 \$1,740 \$20,877 \$724,366 \$538,350 \$11,442 \$1,040 \$12,483 \$71,493 \$28,985 \$8,173 \$4,281 \$743 \$13,198 \$91,409 \$71,304 \$20,106 \$10,789 \$1,828 \$32,723	\$35,315	\$36,110	\$1,969	\$12,490	\$21,652	\$76,786	\$98,438	60	2025
NO LOST EMPLOYER SEPARATION SEPARATION LOST HEALTH PENSION LOST PINCOME \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$57,212 \$38,583 \$55,498 \$1,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$74,588 \$74,561 \$27 \$1,448 \$9,373 \$7,273 \$73,433 \$3,840 \$1,445 \$41,519 \$80,210 \$69,537 \$10,673 \$1,673 \$1,673 \$20,074 \$87,005 \$67,868 \$19,137 \$1,673 \$20,074 \$20,877 \$87,436 \$538,350 \$11,442 \$1,040 \$12,483 \$12,483 \$724,366 \$538,350 \$186,016 \$13,716 \$19,732 \$37,158 \$28,985 \$8,173 \$4,281 \$743 \$	\$34,595	\$34,939	\$1,921	\$11,895	\$21,124	\$74,913	\$96,037	59	2024
NO LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PHANTION \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$69,196 \$13,698 \$55,498 \$1,384 \$40,044 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$74,588 \$74,561 \$27 \$1,448 \$9,373 \$77,273 \$73,433 \$3,840 \$1,545 \$5,386 \$80,210 \$69,537 \$10,673 \$1,604 \$12,277 \$83,659 \$65,258 \$18,401 \$1,673 \$20,074 \$87,005 \$69,868 \$19,137 \$1,604 \$12,277 \$82,022 \$40,579 \$11,442 \$1,040 \$20,877 \$724,366 \$538,350 \$186,016 \$13,716 \$199,732 \$37,158 \$28,985 \$8,173 \$4,281 \$743 \$13,198 \$91,409 \$71,304	\$33,714	\$33,811	\$1,874	\$11,329	\$20,609	\$73,086	\$93,695	58	2023
NO LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PINCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,583 \$18,629 \$1,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$74,588 \$74,561 \$27 \$1,448 \$9,373 \$77,273 \$73,433 \$3,840 \$1,545 \$5,386 \$80,210 \$69,537 \$10,673 \$1,642 \$1,545 \$5,386 \$83,659 \$65,258 \$18,401 \$1,673 \$1,673 \$20,074 \$87,005 \$67,868 \$19,137 \$1,040 \$12,483 \$724,366 \$538,350 \$186,016 \$13,716 \$199,732 \$37,158 \$28,985 \$8,173 \$4,281 \$743 \$13,198	\$32,702	\$32,723	\$1,828	\$10,789	\$20,106	\$71,304	\$91,409	57	2022
NO LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PR INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION PR \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$373 \$19,001 \$56,882 \$1,416 \$41,860 \$56,882 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$1,519 \$77,273 \$73,433 \$3,840 \$1,545 \$5,386 \$1,519 \$7,925 \$1,545 \$5,386 \$12,277 \$365,258 \$18,401 \$1,604 \$12,277 \$386,253 \$186,073 \$1,604 \$12,277 \$20,074 \$5,386 \$52,074 \$20,074 \$20,074 \$20,074 \$20,074 \$20,074 \$20,074 \$12,483 \$12,483 \$12,483 \$12,483 \$12,483 \$12,483 \$199,732 \$13,716 \$199,732 \$13,716 \$199,732 \$12,483 \$12,483 \$12,483 \$12,483 \$12,483 \$12,483 \$12,483	\$13,198	\$ 13,198	\$743	\$4,281	\$8,173	\$28,985	\$37,158	56	***2021
NO LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PR INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION PR \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$373 \$19,001 \$69,196 \$13,698 \$55,498 \$1,384 \$56,882 \$1,416 \$41,860 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$41,860 \$74,581 \$74,561 \$27 \$1,448 \$9,373 \$1,519 \$77,273 \$73,433 \$3,840 \$1,545 \$5,386 \$80,210 \$69,537 \$10,673 \$1,604 \$12,277 \$83,659 \$65,258 \$18,401 \$1,673 \$20,074 \$87,005 \$67,868 \$19,137 \$1,040 \$12,483 \$12,483 \$11,442 \$1,040 \$12,483		#400 720	643 746		6400 040	#E30 3E0	**************************************	- - - - - -	101
LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PR \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$69,196 \$13,698 \$55,498 \$1,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$74,588 \$74,561 \$27 \$1,448 \$9,373 \$77,273 \$73,433 \$3,840 \$1,545 \$5,386 \$80,210 \$65,258 \$18,401 \$1,673 \$20,074 \$87,005 \$67,868 \$19,137 \$1,740 \$20,877		\$12,483	\$1.040		\$11.442	\$40.579	\$52,022	5 6	**2021
LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PR \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$69,196 \$13,698 \$55,498 \$1,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$74,588 \$74,561 \$27 \$1,492 \$1,519 \$77,273 \$73,433 \$3,840 \$1,545 \$5,386 \$80,210 \$69,537 \$10,673 \$1,604 \$12,277 \$83,659 \$65,258 \$18,401 \$1,673 \$20,074		\$20,877	\$1,740		\$19,137	\$67,868	\$87,005	55	2020
LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PR INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION PR \$57,212 \$38,583 \$18,629 \$37.384 \$19,001 \$13,698 \$55,498 \$1,384 \$56,882 \$1,384 \$56,882 \$1,416 \$41,860 \$1,416 \$41,860 \$1,448 \$9,373 \$1,492 \$1,519 \$74,588 \$74,561 \$27 \$1,545 \$5,386 \$5,386 \$5,386 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$12,277 \$1,604 \$1,604 \$1,604 \$1,604 \$1,604 <td< td=""><td></td><td>\$20,074</td><td>\$1,673</td><td></td><td>\$18,401</td><td>\$65,258</td><td>\$83,659</td><td>54</td><td>2019</td></td<>		\$20,074	\$1,673		\$18,401	\$65,258	\$83,659	54	2019
LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PR INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION PR \$57,212 \$38,583 \$18,629 \$37.384 \$19,001 \$13,698 \$55,498 \$1,384 \$56,882 \$1,416 \$41,860 \$1,416 \$41,860 \$1,448 \$9,373 \$1,519 \$74,588 \$74,561 \$27 \$1,492 \$1,545 \$5,386 \$5,386 \$77,273 \$73,433 \$3,840 \$1,545 \$5,386 \$5,386		\$12,277	\$1,604		\$10,673	\$69,537	\$80,210	53	2018
LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PR INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,583 \$18,629 \$37.33 \$19,001 \$69,196 \$13,698 \$55,498 \$1,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373 \$74,588 \$74,561 \$27 \$1,492 \$1,519		\$5,386	\$1,545		\$3,840	\$73,433	\$77,273	52	2017
LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PR INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,583 \$18,629 \$37,303 \$19,001 \$69,196 \$13,698 \$55,498 \$1,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860 \$72,416 \$64,491 \$7,925 \$1,448 \$9,373		\$1,519	\$1,492		\$27	\$74,561	\$74,588	51	2016
LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST PR INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,583 \$18,629 \$1,384 \$19,001 \$69,196 \$13,698 \$55,498 \$1,384 \$56,882 \$70,787 \$30,344 \$40,444 \$1,416 \$41,860		\$9,373	\$1,448		\$7,925	\$64,491	\$72,416	50	2015
NO LOST EMPLOYER SEPARATION SEPARATION INCOME INCOME INCOME \$57,212 LOST HEALTH PENSION HEALTH PENSION FOR COMPENSATION PROPRESSION \$57,212 \$38,583 \$18,629 \$373 \$19,001 \$69,196 \$13,698 \$55,498 \$1,384 \$56,882		\$41,860	\$1,416		\$40,444	\$30,344	\$70,787	49	2014
NO LOST EMPLOYER SEPARATION SEPARATION LOST HEALTH PENSION LOST PR INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION \$57,212 \$38,583 \$18,629 \$373 \$19,001		\$56,882	\$1,384		\$55,498	\$13,698	\$69,196	48	2013
NO LOST EMPLOYER SEPARATION SEPARATION LOST HEALTH PENSION LOST PR INCOME INCOME INCOME BENEFITS CONTRIBUTIONS COMPENSATION		\$19,001	\$373		\$18,629	\$38,583	\$57,212	47	*2012
LOST EMPLOYER SEPARATION LOST HEALTH PENSION LOST	VALUE	COMPENSATION	CONTRIBUTIONS	BENEFITS	INCOME	INCOME	INCOME	AGE	YEAR
LOST EMPLOYER	PRESENT	LOST	PENSION	HEALTH	LOST	EPARATION		"	
			EMPLOYER	LOST			NO		

TABLE 2
INTEREST ON PAST LOST COMPENSATION

	PAST LOST	
YEAR	COMPENSATION	INTEREST
2012	\$19,001	\$1,924
2013	\$56,882	\$10,564
2014	\$41,860	\$5,426
2015	\$9,373	\$921
2016	\$1,519	\$134
2017	\$5,386	\$382
2018	\$12,277	\$779
2019	\$20,074	\$504
2020	\$20,877	\$12
2021	\$12,483	
TOTAL PA	ST	\$20,646